

The Resilient Library Newsletter

February 1, 2022

Volume 17 Issue 1

PLEASE NOTE:

Many of the images and underlined text in this newsletter have hyperlinks to their corresponding websites.

Press Click or Ctrl+click on images and underlined text to be directed to those websites.

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Here Is One Thing You Can Do Right Now to Reduce Stress and Boost Your Mood

What is something you already do more than 20,000 times a day that could help you feel calmer and more vital if you did it deliberately?

By Dr. Samantha Boardman

Answer: **Breathe.**

Most of us don't pay much attention to how we breathe because it happens automatically. We don't have to think about it. It's only when we're out of breath or when our partners wake us up in the middle of the night because we're snoring so loudly that the act of breathing gets our attention.

The reality is that most of us are breathing all wrong — with our mouths open and without any intention or awareness, according to James Nestor, author of the fascinating book, [*Breathe*](#). **Mouth breathing, he explains, undermines health and our ability to manage stress.** In addition to limiting the amount of ox-



Photo by [Jacqueline Munguía](#) on [Unsplash](#)

xygen we draw into our lungs, breathing through the mouth instead of the nose contributes to periodontal disease (it is the number one cause of cavities, more damaging than sugar)

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Recognize the signs and get the help you need to reduce the toll on your body and mind

Taking care of a loved one who has dementia, physical disabilities or other age-related conditions makes demands on your time, energy and emotions — demands that, as the Cleveland Clinic warns, “can easily seem overwhelming.”

Caregiving can tax your patience and foster fatigue, frustration and guilt, becoming a grueling grind that takes a heavy toll on the caregiver’s body and mind. The effects on physical and mental health are well documented:

- Thirty-six percent of family caregivers characterize their situation as highly stressful, according to the “[Caregiving in the U.S. 2020](#)” report from AARP and the National Alliance for Caregiving (NAC).
- Since 2015, when AARP and NAC last conducted the national survey, the proportion of caregivers describing their health as excellent or very good has dropped from 48 percent to 41 percent.
- A November 2021 study from insurance firm Genworth found that 42 percent of family caregivers experience depression, mood swings or resentment as a result of their labors. Thirty percent reported sleep deprivation, and 43 percent said caregiving responsibilities have negatively affected their relationship with a spouse or partner.

That’s why it’s so important to watch for signs of caregiver burnout and take proactive steps to deal with it before it spirals out of control.

Warning signs of caregiver burnout

The Alzheimer’s Association cites these 10 indicators that a caregiver may be experiencing a high level of stress:



Photo by [Rémi Walle](#) on [Unsplash](#)

- Anger or frustration toward the person you’re caring for
- Anxiety
- Denial about your loved one’s condition
- Depression
- Exhaustion that makes it tough to complete your daily tasks
- Health problems, such as getting sick more often
- Inability to concentrate that makes it difficult to perform familiar tasks or causes you to forget appointments
- Irritability and moodiness
- Sleeplessness
- Social withdrawal from friends and activities that you used to enjoy

Another tool to evaluate whether tending to a loved one is taking a toll is a [caregiver self-assessment questionnaire](#) that the American Medical Association developed and the American Psychological Association recommends.

Tips to reduce caregiver stress

Give yourself a break. Ask a friend or relative to fill in for you for a few hours occasionally so you can take a walk, watch a movie or go out to dinner.

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Can You Afford a Home-Care Worker?

Planning for in-home care is a lot like the Chinese adage about planting a tree: The best time was 20 years ago, and the second best time is today.

Older Americans determined to stay in their own homes are likely to need help at some point—for a few hours a day or 24/7—with household chores, nursing services and personal care. And with the 65-plus population projected to grow from 56 million in 2020 to 73 million in 2030, the need for home health care will only increase.

Those who plan early may buy insurance policies that cover home-care benefits. That could be [long-term care insurance](#), or a life insurance policy with a rider for long-term care, sometimes called a hybrid policy.

That's if they can afford long-term care coverage. The average annual premium in 2021 for a couple who are both age 55 was \$2,050 for a policy that would pay up to \$165,000 of future care costs for each, according to the [data from the American Association for Long-Term Care Insurance](#). (That's without inflation factored into payments; premiums can be considerably higher for policies that come with preset levels of inflation protection so future benefits reflect rising costs.) The averages for an individual man and woman at that age are \$950 and \$1,050, respectively.

Plus, about 1 in 5 applicants younger than 60 are declined, and the proportion of people denied coverage rises steeply with age, the trade group reports.

Those without long-term care insurance often start out relying on an unpaid family caregiver, but eventually many need to turn to paid help. And that can be expensive, too. According to insurance company Genworth's [2020 survey](#) on the cost of long-term care, the national average bill for a home health aide is \$4,576 a month.

"I think it's a crisis," says Jennifer VanderVeen, president of the National Academy of Elder Law Attorneys. "Getting reliable home health care is not as available as it should be."

Paying out of pocket

"For the most part, the clients who have home care are private pay," says Jerry Love, a certified public accountant in Abilene, Texas, and a frequent lecturer on financing retirement and long-term care for the American Institute of Certified Public Accountants.

Many cobble together a care budget from multi-



Photo credit: GETTY IMAGES

ple sources, among them:

- **Annuities**
- **Investments and savings**
- **Life insurance policies** that can be used for qualified home-care expenses through cash value or an accelerated death benefit
- **Borrowing**, for example by taking out a [reverse mortgage](#) or [home equity loan](#)

Keep in mind that using your house to provide cash for long-term care is risky. You could run out of equity in your home while you still need the care, and [reverse mortgages](#), complex financial tools available to people age 62 and up, are a common subject of [scams targeting older homeowners](#).

If you think a reverse mortgage is right for you, seek out one that's federally approved; the first step in qualifying for such a loan is an educational session with a qualified counselor who will guide you through the process and the attendant fees.

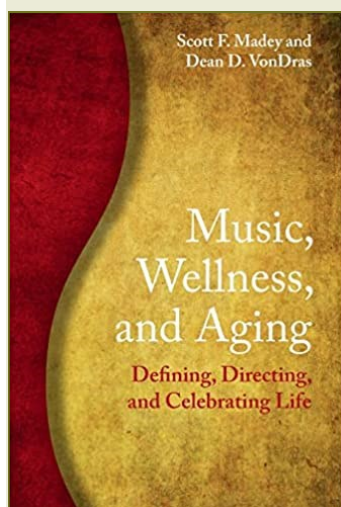
You may be able to save on home care by hiring an aide directly, which tends to be cheaper than going through a home-health agency. But being an employer comes with responsibilities, Love says.

"First, you have to be sure you're paying the minimum wage," he says. "And if the person is working more than 40 hours a week, you must pay overtime."

Government help

You can get help paying for in-home care if you don't have insurance coverage for long-term care and can't afford to pay out of existing financial resources.

Start by searching the federal government's [Eldercare Locator](#) to find your local Area Agency of Aging. **[See page 6 of this newsletter.]**



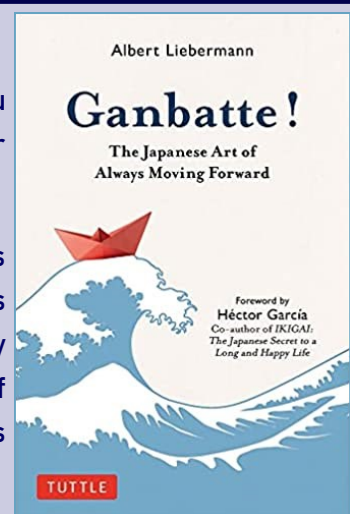
Music, Wellness, and Aging: Defining, Directing, and Celebrating Life

Music is a metaphor that connects people to a profound sense of life. In this book, music intersects with wellness and aging as humans adapt to life changes, stay engaged, remain creative, and achieve self-actualization. Along with discussion of cutting-edge research, the book presents stories and interviews from everyday people as well as professional and non-professional musicians. It discusses individual and social wellness, age-related and pathological changes in health, music therapies, personal resilience and growth, interpersonal and community relationships, work and retirement, spirituality, and the psychology of aging.

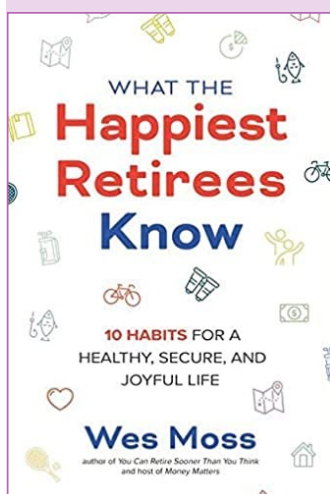
Ganbatte! The Japanese Art of Always Moving Forward

Sprinkled throughout the book are "*Ganbatte* Rules"—short, actionable steps you can take to move forward in a part of your life where you may be stuck (whether it's fitness, love or starting a business).

While many aspects of life are beyond our control, how we deal with setbacks and difficulties is as much of a choice as how we approach everyday tasks. This book helps you tap into your own ability to persevere and encourages you to stay motivated and hopeful in difficult times. If you apply the tenacity and resilience of the Japanese in your daily life, difficult becomes easy, and impossible becomes possible.



What the Happiest Retirees Know: 10 Habits for a Healthy, Secure, and Joyful Life



What does it take to have a truly happy retirement? Is it money? A mortgage-free home? An active social life? A long-lasting marriage—or maybe a new one? Finance expert, author, and radio host Wes Moss asked more than 2,000 of the nation's happiest retirees to find out—and their answers may surprise you. Through a series of revealing surveys, Moss noticed a pattern of distinct, recognizable habits that the happiest retirees shared, from the simplest of lifestyle choices to the smartest of financial strategies. These are the kinds of habits anyone can develop—the perfect road map to a healthy, secure, and joyful retirement—sooner.

Whether you're already retired or just starting to make plans, these 10 simple actions and attitudes can make a profound difference in every aspect of your life. The book is packed with hard-won wisdom and invaluable advice on how to make little changes now that will have the biggest impact later.

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Those offices are “the first place to look,” VanderVeen says. “They have resources on home health care, and they are the gateway to Medicaid, which pays for home services.” You can also check the National Council on Aging’s [Benefits Check Up](#) to find out what programs you may qualify for.

Help with home-care bills may be available through Medicaid if the care recipient has a low income or limited assets. Medicare can also pay for home health services in some circumstances, and the Department of Veterans Affairs (VA) offers home-care support for former service members. People who pay for caregiving also can qualify for tax breaks.

Medicare

Original Medicare can cover the full cost of [medically necessary home health care](#) on a limited basis for beneficiaries who are unable to leave home without assistance. That could include:

- **Skilled nursing care**
- **Occupational, physical and speech therapy**
- **Home health aide services**, if the recipient also needs therapy or skilled nursing

Original Medicare will cover routine home care — help with daily activities such as bathing and dressing and basic medical care such as checking vital signs and dressing wounds — only on a part-time or intermittent basis, and only if a doctor orders it as part of a broader plan of care. It will not pay for full-time home care or for personal and homemaker services if that is the only help you need.

However, [Medicare Advantage \(MA\) plans](#) — private insurance policies that match original Medicare’s coverage but can provide additional benefits — have the option to offer broader and longer-term coverage for home health services. For example, an MA plan might cover a personal care aide even if the recipient does not need therapy or skilled nursing. If your loved one has MA, check with the plan provider.

Medicaid

The joint federal-state program does pay for in-home care, some residential and assisted living care, and nursing home care. More than half of all Medicaid spending on long-term care goes toward home- and

community-based services.

Home health services are less limited under Medicaid than with Medicare, but each state runs its Medicaid program differently, and eligibility and benefits vary.

Taxes

If you’re hiring and paying for home care for medical reasons, you may qualify for a federal tax deduction, just as if the loved one were in a nursing home, Love says.

An adult child serving as a caregiver for a live-in parent also can get a tax break by [claiming the parent as a dependent](#). But the child must meet certain criteria, including providing more than half of the care recipient’s financial support.

A lesser-known option: PACE

[Programs for All-Inclusive Care for the Elderly](#) (PACE) is a small but growing Medicare and Medicaid initiative aimed at keeping frail seniors out of nursing homes. About 55,000 people participate in more than 140 PACE programs in 30 states, according to the National PACE Association.

Among other things, PACE covers in-home care, adult day care, checkups, hospital and nursing home stays, prescriptions and some transportation for medical purposes. It can also pay for training, support and respite for family caregivers.

Local PACE organizations work with medical providers who form the recipient’s health care team. If the team decides your loved one needs care that Medicaid or Medicare doesn’t provide, PACE still may cover it.

To be eligible, someone must be:

- 55 or older
- In need of nursing home-level care as certified through your state
- A resident of an area with a PACE organization
- Able to live safely in the community with help from PACE. People with Medicare, Medicaid or both can qualify although if you have Medicare only you might be charged a monthly premium. Those not covered through either program can pay for PACE privately.□

Editor’s note: This article, originally published Oct. 24, 2016, has been updated with more recent information on the 65-plus generation, long-term care insurance costs and PACE programs. Stephanie Mansfield contributed additional reporting.

Excerpted from SSA Office of the Inspector General
<https://oig.ssa.gov/scam>

bad breath, high blood pressure, and also worsens snoring and sleep apnea.

Sometimes when we're preoccupied or multi-tasking we forget to breathe. A [survey](#) found that 80 percent of us hold our breath or breathe shallowly when reading and responding to emails or texts. Writer Linda Stone calls this "email apnea" though "screen apnea" might be a better term for it because it also occurs when we're scrolling through social media, watching the news, and checking Twitter. **It's highly likely that you're holding your breath as you read this.**

Being more deliberate about how you breathe has immeasurable benefits for mental and physical health. Even slight adjustments to the way you inhale and exhale can transform your mood, focus, perception of stress, and energy level. **Over the long term, how you breathe impacts weight, sleep, anxiety, and cardiovascular health.** Nestor shows how breathing correctly can even improve appearance by adding definition to your jawline (think Maria Shriver) and eliminating sagging jowls. Indeed, there are many

reasons to pay attention to this unappreciated and undervalued bodily function.

Here is my favorite breathing exercise. It's so simple. No fancy equipment, clothing, or accessories needed. The best part is you can do it right now:

1. Sit up straight
2. Relax your shoulders
3. Close your mouth
4. Inhale softly through your nose for 5.5 seconds, expanding the belly
5. Exhale softly for 5.5 seconds through your nose, bringing the belly in as the lungs empty

Each breath should feel like a wave washing over you and receding back into the ocean.

Repeat 10 times.

Bottom Line: Avoid mouth-breathing as much as you can. Make a conscious effort to breathe slowly and through the nose with long exhales. □

Excerpted from [Here Is One Thing You Can Do Right Now to Reduce Stress and Boost Your Mood](#) | PositivePrescription.com

***Local Office on Aging Offering FREE Appointments with
Certified VICAP Agents for
Medicare Advantage Open Enrollment
Now through March 31 in Their New Office!***

Contact your Local Office on Aging to schedule a one-on-one appointment with a Certified Virginia Insurance Counseling & Assistance (VICAP) Agent to review your best options during Medicare Advantage Open Enrollment (Jan 1 to Mar 31)

NEW OFFICE LOCATION: **PHONE:** 540-345-0451

4932 Frontage Rd NW
Roanoke, VA 24019
(off Peters Creek Rd;
across from Northside High School)

EMAIL: Rboyd@loaa.org
Eengleman@loaa.org
Rshivone@loaa.org



If you don't have that sort of informal support available or feel you need more structured [respite care](#), look into other options through the [National Respite Locator](#). This online service provided by the nonprofit Access to Respite Care and Help National Respite Network can help you find [adult day care centers](#) and [home care services](#) in your area.

Simplify your communication. Keeping extended family and friends up to date about your loved one's situation through phone calls or individual emails can be tiring, and you may not want to broadcast that information on social media.

Try using a website like [CaringBridge](#), [Post Hope](#) or [My-Life Line](#) that allows you to post updates for everyone simultaneously with controls to protect your loved one's privacy.

Tap into online resources. The U.S. government's Eldercare Locator can connect you with your local Area Agency on Aging, which can guide you to resources in your community to help you deal with the challenges you are facing. **[See page 6 of this newsletter.]**

You can also call the Eldercare Locator at 800-677-1116.

With the [Community Resource Finder](#), and online database from AARP and the Alzheimer's Association, you can find a range of programs and services in your area, from elder law attorneys to transportation. The Family Caregiver Alliance's [Family Care Navigator](#) can help you locate local resources, too.

Join a support group. If you feel like you're alone in your struggle, talking with other family caregivers can lift your spirits and help you think through solutions to various problems.

You may be able to find a support group through a local church or hospital, or at the website of the [Well Spouse Association](#), which coordinates a national network of groups for spousal caregivers.

Causes of Caregiver Burnout

Along with the heavy workload and emotional demands of family caregiving, these issues also can contribute to burnout.

- **Conflicting demands** as you try to balance the needs of the care recipient, coworkers and employers, family members, and yourself.
- **Lack of control** over money and resources and a lack of skills needed to effectively manage a loved one's care.
- **Lack of privacy** because caregiving may leave you with little time to be alone.
- **Role confusion**, difficulty separating your roles as caregiver and as the parent, sibling or spouse of the care recipient.
- **Unreasonable demands** placed upon a caregiver by other family members or the person being cared for.
- **Unrealistic expectations** about the effect caregiving efforts will have on loved ones with progressive diseases such as Parkinson's or Alzheimer's. ☐

Sources: Cleveland Clinic, Johns Hopkins Medicine

Excerpted from [Caregiver Burnout: Steps for Coping With Stress](#) | from AARP.org



Salem Public Library

28 E Main Street
Salem VA 24153

Phone: 540-375-3089

Fax: 540-389-7054

Email: library@salemva.gov

Website: [https://](https://www.salemva.gov/departments/salem-public-library)

[www.salemva.gov/](https://www.salemva.gov/departments/salem-public-library)

[departments/salem-public-library](https://www.salemva.gov/departments/salem-public-library)

ABOUT THIS NEWSLETTER: This free, semimonthly (twice a month) newsletter is intended for adult caregivers and those interested in healthy aging topics and resources.

SUBSCRIPTION INFORMATION: If you would like to subscribe, you can either call the library OR email us at library@salemva.gov OR pick up a print copy in our **NEW BOOK SECTION**. We will also post a link on our [website home page](#) to view this newsletter online. Archived versions are posted on our website on the Adult Resources page.

LIBRARY SERVICES/EVENTS BEING OFFERED AT THIS TIME:

OUR HOURS: We are OPEN TO THE PUBLIC Mon to Thurs, 10am to 8pm and Fri to Sat, 10am to 5pm.

AFTERNOON BOOK CLUB— Tuesday, February 22, at 1pm — “Such a Fun Age” by Kiley Reid. Copies are available while supplies last. Ask at the Circulation Desk.

Get free at-home COVID-19 tests

Every home in the U.S. is eligible to order 4 free at-home COVID-19 tests. The tests are completely free. Orders will usually ship in 7-12 days.

Go to the U.S. Postal Service’s online form at <https://special.usps.com/testkits> and fill in the form with your contact and shipping information to order your tests.

- Limit of one order per residential address
- One order includes 4 individual rapid antigen COVID-19 tests
- Orders will ship free starting in late January



NOTE: Image of tests is only representative.

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If you’re taking care of a loved one with Alzheimer’s disease, the Alzheimer’s Association offers a locator for support groups in your area. AARP has an [online care-giving forum](#) and a [Facebook discussion group](#) where caregivers can share information and advice, and the Family Caregiver Alliance operates an [online support group](#) that communicates via email.

Nurture positive relationships. You may be overwhelmed, but take the time to talk with your closest friends and family members.

Spend an evening with someone who is a good listener. Limit your interactions with negative people who will drag down your mood and perspective.

Take care of your own health. Set a goal to establish a [good sleep routine](#) and to exercise a certain number of hours every week.

Be sure to eat [healthy foods](#) and drink plenty of water. See your doctor for recommended immunizations and screenings.

Tell your physician that you’re a caregiver and bring up any concerns you may have. A daily relaxation and meditation practice can be beneficial as well. □

Editor’s note: This article, published on Oct. 21, 2019, has been updated with more recent research findings on caregiver stress.

Excerpted from [Caregiver Burnout: Steps for Coping With Stress](#) | from AARP.org